

Information to identify the case:

Debtor 1	<u>Jessica P. McFadden</u>	Social Security number or ITIN	xxx-xx-2309
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-22729-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jessica P. McFadden

10/12/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jessica P. McFadden
Debtor

Case No. 19-22729-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 12, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db	+ Jessica P. McFadden, 41 Lawton Ave, Uniontown, PA 15401-4745
cr	+ Lakeview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
15096437	Community bank-Card member services, P.O. Box 790408, Saint Louis, MO 63179-0408
15096438	+ John Cullen, 652 Second Street, Fairbank, PA 15435-1013
15084010	+ Justin J. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677
15084005	Navient Solutions, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes Barre, PA 18773-9430
15084008	PNC Cardmember Services, P.O. Box 3429, Pittsburgh, PA 15230-3429
15084011	+ Stern & Eisenberg, 1581 Main Street--Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 13 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2022 00:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 13 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2022 00:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Oct 13 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15442337	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2022 00:56:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
15084003	+ EDI: CCUSA.COM	Oct 13 2022 04:53:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
15084004	EDI: RMSC.COM	Oct 13 2022 04:53:00	Home Design/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
15511272	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2022 00:56:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
15125937	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 13 2022 00:56:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262

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15084006	+ EDI: LCIPHMMRG	Oct 13 2022 04:53:00	PHH Mortgage Corporation, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
15084007	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2022 00:56:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
15124202	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2022 00:56:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15124197	EDI: PRA.COM	Oct 13 2022 04:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15124520	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 13 2022 00:56:00	Plaza Home Mortgage, Inc., c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15084009	EDI: CITICORP.COM	Oct 13 2022 04:53:00	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
15096439	EDI: CITICORP.COM	Oct 13 2022 04:53:00	Sunoco, P.O. Box 6407, Sioux Falls, SD 57117-6407
15084967	+ EDI: RMSC.COM	Oct 13 2022 04:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15117745	^ MEBN	Oct 13 2022 00:53:46	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Plaza Home Mortgage, INC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com

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Daniel R. White

on behalf of Debtor Jessica P. McFadden lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Steven P Kelly

on behalf of Creditor Lakeview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Thomas Song

on behalf of Creditor Plaza Home Mortgage INC pawb@fedphe.com

TOTAL: 7